

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 22-028383
LOGS Legal Group LLP
14000 Commerce Parkway, Suite B
Mount Laurel, NJ 08054
(856) 793-3080
Elizabeth L. Wassall, Esq. 023211995
ATTORNEYS FOR WELLS FARGO BANK, N.A.

In Re:

VYACHELSA AYZBRUKH AND ELEONORA
AYZBRUKH,
DEBTORS

Case No.: 19-18512-CMG

Judge: HONORABLE CHRISTINE M
GRAVELLE

Chapter: 13

NOTICE OF RESPONSE TO MOTION FOR AUTHORITY TO OBTAIN CREDIT

The undersigned, LOGS Legal Group LLP, attorneys for the Secured Creditor, Wells Fargo Bank, N.A., the holder of a Mortgage on Debtors' property located at 7 Charles St., Howell, NJ 07731, hereby objects to Debtors' Motion for Authority to Obtain Credit on limited grounds:

1) On March 16, 2022, counsel for the Debtor(s) filed the instant motion seeking an Order authorizing post-petition refinance of the property commonly known as 7 Charles St, Howell, NJ 07731. See ECF Doc.:42.

2) Creditor is not opposed to the basic principle of the Debtor(s) refinance of the property; provided that any Order entered by the Court clearly specifies that such refinance is contingent upon Wells Fargo Bank, N.A.'s lien being fully satisfied through this transaction, and payoff funds being received by Secured Creditor within ninety (90) days from entry of Order.

3) Creditor *estimates* the total amount to satisfy this lien to be \$206,898.79. In the event this Order granting Debtor's motion is entered, Secured Creditor will provide an updated and accurate payoff statement to coincide with a scheduled closing date upon advance notice and request from the Debtor.

4) Secured Creditor further requests that any Order entered by the Court clearly specifies that any payment short of a full payoff will be subject to Wells Fargo Bank, N.A.'s final approval.

WHEREFORE, Wells Fargo Bank, N.A. respectfully requests that the Debtors' Motion for Authority to Obtain Credit be denied; or in the alternative, requests the provisions presented in this Objection be incorporated in the Order resulting from the Debtors' Motion for Authority to Obtain Credit.

LOGS LEGAL GROUP LLP

By: /s/Elizabeth L. Wassall
Elizabeth L. Wassall, Esq.

Dated: 4-1-2022

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CERTIFICATION OF SERVICE

I, Andrea Thompson the undersigned

1. ☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Kathleen M. Magoon, Esquire and Elizabeth L. Wassall, Esquire, who represents the Secured Creditor in the above-captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On 4/1/22, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

Limited Objection to Debtors' Motion for Authority to Obtain Credit.

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Signature

Dated: 4/1/22

Andrea Thompson

Printed Name

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite, 112 Neptune, NJ 07753		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Vyachelsa Ayzbrukh a/k/a Steven Ayzbrukh 7 Charles Street Howell, NJ 07731 Eleonora Ayzbrukh 7 Charles Street Howell, NJ 07731		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.